

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkastesan, Joshua Toub
Assignee: Versata Development Group, Inc.
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT
CONSOLIDATION
Serial No.: 09/810,519 Filed: March 15, 2001
Examiner: Daniel S. Felten Group Art Unit: 3693
Docket No.: T00066 Customer No.: 33438

December 22, 2010

FILED ELECTRONICALLY

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated June 24, 2010, having a shortened statutory period expiring September 24, 2010. Accompanying this response is a petition under 37 C.F.R. § 1.136 for extension of time by three (3) months, setting a new time for response of December 24, 2010. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.